

Form plncf13 – ntcnfp13v27

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 17-19467-VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Sandra Mercado  
445 Fern Pl  
Elizabeth, NJ 07202-2705

Social Security No.:  
xxx-xx-7688

Employer's Tax I.D. No.:

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**NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN**

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on July 16, 2021.

Dated: July 16, 2021  
JAN: mcp

Jeanne Naughton  
Clerk

In re:  
Sandra Mercado  
Debtor

Case No. 17-19467-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Jul 16, 2021

User: admin  
Form ID: plncf13

Page 1 of 3  
Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 18, 2021:

Recip ID	Recipient Name and Address
db	Sandra Mercado, 445 Fern Pl, Elizabeth, NJ 07202-2705
cr	+ Specialized Loan Servicing LLC, P.O. Box 340514, Tampa, FL 33694-0514
cr	+ Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer S, 1451 Thomas Langston Rd., Winterville, NC 28590-8872
516814743	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank of America, PO Box 982235, El Paso, TX 79998-2235
516857440	+ Deutsche Bank National Trust Co.,Trustee(See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
516814749	First Premiere Bank, PO Box 5524, Sioux Falls, SD 57117-5524
516872104	+ National Collegiate Student Loan Trust 2007-3, Po Box 4275, Norcross, GA 30091-4275
516814759	SLS, 8742 Lucent Blvd Ste 300, Highlands Ranch, CO 80129-2386
516814762	Target, PO Box 660170, Dallas, TX 75266-0170
516895539	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se, P.O. BOX 19657, IRVINE, CA 92623-9657
516814765	Wells Fargo Dealer Services, PO Box 168048, Irving, TX 75016-8048

TOTAL: 11

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 16 2021 20:35:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 16 2021 20:35:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516814742	Email/PDF: gecsedl@recoverycorp.com	Jul 16 2021 20:42:04	Amazon, PO Box 960013, Orlando, FL 32896-0013
516875899	+ Email/Text: bankruptcy@sccompanies.com	Jul 16 2021 20:35:00	Amerimark, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
516814744	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 16 2021 20:35:00	Brylane Home, PO Box 659728, San Antonio, TX 78265-9728
516814745	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jul 16 2021 20:52:19	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
516814747	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 16 2021 20:35:00	Comenity Bank, PO Box 182273, Columbus, OH 43218-2273
517067046	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 16 2021 20:35:00	Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
516895266	+ Email/Text: bankruptcy@sccompanies.com	Jul 16 2021 20:36:00	Country Door, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
516814748	Email/Text: bankruptcy@sccompanies.com	Jul 16 2021 20:36:00	Direct Charge, 1112 7th Ave, Monroe, WI 53566-1364
516895268	+ Email/Text: bankruptcy@sccompanies.com		

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		Jul 16 2021 20:36:00	Direct Charge, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
516895269	+ Email/Text: bankruptcy@sccompanies.com	Jul 16 2021 20:36:00	Ginny's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
516814750	Email/Text: bankruptcy@sccompanies.com	Jul 16 2021 20:36:00	Ginny's, 1112 7th Ave, Monroe, WI 53566-1364
516814751	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 16 2021 20:42:08	Home Depot, PO Box 790328, Saint Louis, MO 63179-0328
516814746	Email/PDF: ais.chase.ebn@americaninfosource.com	Jul 16 2021 20:42:03	Chase, PO Box 15298, Wilmington, DE 19850-5298
516928866	Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 16 2021 20:41:52	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
516814752	Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 16 2021 20:41:52	Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001
517045861	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 16 2021 20:35:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
516814753	Email/Text: bankruptcy@sccompanies.com	Jul 16 2021 20:36:00	Midnight Velvet, 1112 7th Ave, Monroe, WI 53566-1364
516895267	+ Email/Text: bankruptcy@sccompanies.com	Jul 16 2021 20:36:00	Midnight Velvet, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
516814754	Email/Text: bankruptcy@sccompanies.com	Jul 16 2021 20:36:00	Montgomery Ward, 1112 7th Ave, Monroe, WI 53566-1364
516895270	+ Email/Text: bankruptcy@sccompanies.com	Jul 16 2021 20:36:00	Montgomery Ward, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
516814755	Email/PDF: gecsed@recoverycorp.com	Jul 16 2021 20:42:05	Old Navy, PO Box 530942, Atlanta, GA 30353-0942
516814756	Email/Text: bankruptcy@sccompanies.com	Jul 16 2021 20:36:00	One Step Ahead, PO Box 2866, Monroe, WI 53566-8066
517068239	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 16 2021 20:42:06	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
517068337	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 16 2021 20:41:54	Portfolio Recovery Associates, LLC, c/o Rcs Direct Marketing/Household Bank, POB 41067, Norfolk VA 23541
516814757	Email/PDF: gecsed@recoverycorp.com	Jul 16 2021 20:41:58	PayPal Credit, PO Box 105658, Atlanta, GA 30348-5658
516908086	Email/Text: bnc-quantum@quantum3group.com	Jul 16 2021 20:35:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
516895265	+ Email/Text: bankruptcy@sccompanies.com	Jul 16 2021 20:36:00	Seventh Avenue, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
516814758	Email/Text: bankruptcy@sccompanies.com	Jul 16 2021 20:36:00	Seventh Avenue, 112 W 7th St, Monroe, WI 53566-1099
516814760	Email/Text: bankruptcy@sccompanies.com	Jul 16 2021 20:35:00	Stoneberry, PO Box 2820, Monroe, WI 53566-8020
516814761	Email/PDF: gecsed@recoverycorp.com	Jul 16 2021 20:41:58	Synchrony Bank, PO Box 105972, Atlanta, GA 30348-5972
516814763	Email/Text: bankruptcy@td.com	Jul 16 2021 20:35:00	TD Bank, 1701 Marlton Pike E, Cherry Hill, NJ 08003-2390
516875554	+ Email/Text: bncmail@w-legal.com	Jul 16 2021 20:36:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516814764	Email/Text: bankruptcy@sccompanies.com	Jul 16 2021 20:36:00	Through the Country Door, 1112 7th Ave,

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Monroe, WI 53566-1364

TOTAL: 35

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517065864	*+	Deutsche Bank National Trust Co. Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 18, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 16, 2021 at the address(es) listed below:

Name	Email Address
Brian C. Nicholas	on behalf of Creditor Deutsche Bank National Trust Company as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2006- HE3 Mortgage Pass-Through Certificates, Series 2006-HE3 bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Edward Hanratty	on behalf of Debtor Sandra Mercado thanratty@centralnewjerseybankruptcylawyer.com aaguirre@centralnewjerseybankruptcylawyer.com
Gavin Stewart	on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com
John R. Morton, Jr.	on behalf of Creditor Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Services ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6